

# Continuation of Health Insurance for Missouri Small Employers

## Missouri Continuation Law

If the Employer is insured under a certified plan, Missouri law allows an employee and dependents of an employer of less than 20 employees, whose health insurance benefits have terminated due to loss of employment to continue coverage up to 18 months.

## Qualifying events for continuation of coverage

1. Voluntary or involuntary termination of employment
2. Death of the covered employee, surviving spouse is entitled to continuation.
3. Divorce of the covered employee, spouse is entitled to continuation.
4. Termination of dependent coverage due to age, is not a qualifying event.

**Example:** *Susie turns age 19 and is not a full-time student, Susie's coverage terminates and she is not eligible for continuation.*

## Qualifications for Continuation

1. You have the right to continue coverage (known as “electing COBRA”) if you leave your job for any reason, except termination for cause.

2. Employee will not be eligible for continuation if they are eligible for Medicare or any other group health insurance.

**Example:** *Joe's employment is terminated. Joe's wife is covered under her employer's group health plan. Because Joe is eligible for coverage under his wife's group plan, he is not eligible for continuation of his employer's plan.*

## Termination of continuation coverage

1. Eighteen months is the maximum benefit period.
2. Failure of the employee to pay premium to the employer by the date stated in the employer's notification will terminate coverage.
3. Continuation rights terminate if the employer terminates the group policy. If the employer replaces the group with a different insurance carrier, the employee is eligible to continue coverage on the new group plan.

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